

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEPHEN K. FORD  
STACY M. FORD  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:20-20471

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 23, 2025

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/08/2020 and confirmed on 6/4/20 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	117,892.00
Less Refunds to Debtor	679.88
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>117,212.12</b>

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	6,000.00
Trustee Fee	6,110.91
Court Ordered Automotive Insurance	0.00
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>12,110.91</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	56,490.97	0.00	56,490.97
	Acct: 7888				
	MIDFIRST BANK SSB*	73.46	73.46	0.00	73.46
	Acct: 7888				
	ALLY BANK(*)	0.00	34,409.38	0.00	34,409.38
	Acct: 7743				
	WELLS FARGO BANK NA D/B/A WELLS F/	10,000.00	10,000.00	1,700.94	11,700.94
	Acct: 5067				
					102,674.75

Priority					
	SHAWN N WRIGHT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN K. FORD	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN K. FORD	679.88	679.88	0.00	0.00
	Acct:				
	MOYNIHAN LAW PC	0.00	0.00	0.00	0.00
	Acct:				
	MARK G MOYNIHAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MARK G MOYNIHAN ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				
	MARK G MOYNIHAN ESQ	2,000.00	2,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX7-25				
	PA DEPARTMENT OF REVENUE*	468.00	468.00	0.00	468.00
	Acct:				
					468.00

Unsecured					
	ACCOUNTS RECEIVABLE SVC CORP++	0.00	0.00	0.00	0.00
	Acct:				
	ALLEGHENY HEALTH NETWORK	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE BANK (USA) NA BY AMERIC	869.48	28.33	0.00	28.33

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9027				
	CAPITAL ONE BANK (USA) NA BY AMERIC	558.30	18.19	0.00	18.19
	Acct: 8018				
	CENTRAL STATES	0.00	0.00	0.00	0.00
	Acct:				
	JPMORGAN CHASE BANK NA S/B/M/T CH	14,245.90	464.13	0.00	464.13
	Acct: 0984				
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct: 3335				
	JPMORGAN CHASE BANK NA S/B/M/T CH	3,168.93	103.24	0.00	103.24
	Acct: 0151				
	JPMORGAN CHASE BANK NA S/B/M/T CH	544.06	17.73	0.00	17.73
	Acct: 9773				
	CLEARVIEW FCU**	4,900.68	159.66	0.00	159.66
	Acct: 2564				
	DENTAL WORKS	0.00	0.00	0.00	0.00
	Acct: 9853				
	FREEDOM DEBT RELIEF	0.00	0.00	0.00	0.00
	Acct:				
	HERITAGE VALLEY HEALTH SYSTEM	0.00	0.00	0.00	0.00
	Acct:				
	HERITAGE VALLEY HEALTH SYSTEM	0.00	0.00	0.00	0.00
	Acct: 7400				
	HERITAGE VALLEY HEALTH SYSTEM	0.00	0.00	0.00	0.00
	Acct: 5583				
	KANSAS STATE UNIVERSITY	0.00	0.00	0.00	0.00
	Acct: 5280				
	NAVIENT	0.00	0.00	0.00	0.00
	Acct: 1173				
	NAVIENT SOLUTIONS LLC O/B/O ASCEND	665.03	21.67	0.00	21.67
	Acct: 2413				
	NAVIENT	0.00	0.00	0.00	0.00
	Acct: 0218				
	NAVIENT SOLUTIONS LLC O/B/O ASCEND	147.81	4.82	0.00	4.82
	Acct: 2413				
	PRA RECEIVABLES MANAGEMENT LLC -	2,135.32	69.57	0.00	69.57
	Acct: 5633				
	SYNCHRONY BANK BY AIS INFOSOURCE	2,427.76	79.10	0.00	79.10
	Acct: 6580				
	UPMC HEALTH SERVICES	2,840.75	92.55	0.00	92.55
	Acct: 3240				
	UPMC HEALTH SERVICES	1,974.33	64.32	0.00	64.32
	Acct: 2413				
	UPMC PHYSICIAN SERVICES	1,751.06	57.05	0.00	57.05
	Acct: 2413				
	USAA FEDERAL SAVINGS BANK	8,918.82	290.58	0.00	290.58
	Acct: 0101				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 8581				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 8581				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: 0001				
	PORTFOLIO RECOVERY ASSOCIATES LL	592.88	19.32	0.00	19.32
	Acct: 9480				
	MIDLAND CREDIT MANAGEMENT INC	635.05	20.69	0.00	20.69
	Acct: 8120				
	VERIZON BY AMERICAN INFOSOURCE A	173.08	5.64	0.00	5.64
	Acct: 0001				
	UPMC PHYSICIAN SERVICES	1,636.34	53.31	0.00	53.31

20-20471

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 3240				
	WELLS FARGO BANK NA D/B/A WELLS F/	6,405.65	208.70	0.00	208.70
	Acct: 5067				
	LVNV FUNDING LLC	438.66	14.29	0.00	14.29
	Acct: 5209				
	QUANTUM3 GROUP LLC AGNT - SECOND	5,081.95	165.57	0.00	165.57
	Acct: 0779				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 0779				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct:				
	THE CHIURAZZI LAW GROUP	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	WELLS FARGO BANK NA D/B/A WELLS F/	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN II	0.00	0.00	0.00	0.00
	Acct:				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	GREGG L MORRIS ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	SALLIE MAE	0.00	0.00	0.00	0.00
	Acct:				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct:				
					1,958.46

TOTAL PAID TO CREDITORS 105,101.21

## TOTAL CLAIMED

PRIORITY	468.00
SECURED	10,073.46
UNSECURED	60,111.84

Date: 05/23/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeef@chapter13trusteewdpa.com

IN RE:  
STEPHEN K. FORD  
STACY M. FORD  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:20-20471

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Stephen K. Ford  
Stacy M. Ford  
Debtors

Case No. 20-20471-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: May 27, 2025

User: auto  
Form ID: pdf900

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Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Stephen K. Ford, Stacy M. Ford, 309 Ambridge Ave, Fair Oaks, PA 15003-1206
aty	+ Chiurazzi Law Group, 101 Smithfield St, Pittsburgh, PA 15222-2203
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S, 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
15244142	+ Account Control Technology Inc, 21700 Oxnard St Ste 1860, Woodland Hills, CA 91367-7595
15197070	+ Account Control Technology, Inc., PO Box 471, Kings Mills, OH 45034-0471
15197071	+ Accounts Receivable Services, 806 E Crawford St, Salina, KS 67401-5106
15197078	Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road, Coraopolis, PA 15108
15197080	+ Dentalworks, 7160 N. Dallas Parkway, Plano, TX 75024-7145
15197084	Heritage Valley Health System, 720 Blackburn Rd., Sewickley, PA 15143-1498
15197085	+ Heritage Valley Sewickley, PO Box 536366, Pittsburgh, PA 15253-5905
15197087	Kansas State University, 211 Anderson Hall Student, Manhattan, KS 66506
15197089	+ LoanDepot, PO Box 77407, Trenton, NJ 08628-6407
15197099	+ UPMC Magee Women's Hospital, 300 Halket Street, Pittsburgh, PA 15213-3180
15197100	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15204093	+ loanDepot.com, LLC, c/o Cenlar, PO Box 682, Pine Brook, NJ 07058-0682

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 28 2025 04:08:38	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 28 2025 04:08:21	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernssteinlaw.com	May 28 2025 03:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 28 2025 04:18:56	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 28 2025 04:08:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 28 2025 03:49:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 28 2025 04:08:30	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

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cr	^ MEBN		May 28 2025 03:47:53	loanDepot.com, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
15197069	+ Email/Text: bankruptcy-Letters@accountcontrolholdings.com		May 28 2025 03:51:00	Account Control Technology, Inc., 5300 Kings Island Drive, Dept. 116396131 - DN01, Mason, OH 45040-2668
15197072	^ MEBN		May 28 2025 03:48:31	Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15197073	Email/Text: ally@ebn.phinsolutions.com		May 28 2025 03:49:00	Ally, PO Box 380902, Bloomington, MN 55438-0902
15220648	Email/Text: ally@ebn.phinsolutions.com		May 28 2025 03:49:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15197076	Email/Text: centralstates@csrecovery.com		May 28 2025 03:50:00	Central States Recovery, P.O. Box 3130, Hutchinson, KS 67501-3130
15197074	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		May 28 2025 03:57:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15197075	Email/PDF: AIS.cocard.ebn@aisinfo.com		May 28 2025 04:08:08	Capital One, Customer Center, P.O. Box 30258, Salt Lake City, UT 84130-0258
15215074	Email/PDF: AIS.cocard.ebn@aisinfo.com		May 28 2025 03:57:48	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15197077	+ Email/PDF: ais.chase.ebn@aisinfo.com		May 28 2025 04:08:08	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15228308	+ Email/Text: bankruptcy@clearviewfcu.org		May 28 2025 03:50:00	Clearview FCU, 8805 University Blvd, Moon Township PA 15108-4212
15197079	^ MEBN		May 28 2025 03:49:55	Dentalworks, P.O. Box 64-3005, Cincinnati, OH 45264-3005
15197082	Email/Text: bk@freedomfinancialnetwork.com		May 28 2025 03:49:00	Freedom Debt Relief, LLC, 1875 S. Grant St., Suite 400, San Mateo, CA 94402
15197081	+ Email/Text: bk@freedomfinancialnetwork.com		May 28 2025 03:49:00	Freedom Debt Relief, LLC, Attn: Terminations, 4940 S. Wendler Dr., Tempe, AZ 85282-6300
15197086	Email/Text: sbse.cio.bnc.mail@irs.gov		May 28 2025 03:50:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15216476	+ Email/Text: RASEBN@raslg.com		May 28 2025 03:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15207719	Email/PDF: resurgentbknotifications@resurgent.com		May 28 2025 04:29:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15231246	+ Email/Text: BKelectronicnotices@cenlar.com		May 28 2025 03:49:00	LoanDepot.com, LLC, C/O Cenlar FSB, BK Department, 425 Phillips Blvd, Ewing, NJ 08618-1430
15197088	+ Email/Text: bknotification@loandepot.com		May 28 2025 03:51:00	Loandepo.com, Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808
15267386	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		May 28 2025 04:08:38	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15227727	+ Email/Text: bankruptcydpt@mcmcg.com		May 28 2025 03:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15197090	+ Email/PDF: Bankruptcy_Prod@mohela.com		May 28 2025 04:08:03	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15197091	+ Email/PDF: Bankruptcy_Prod@mohela.com		May 28 2025 03:57:47	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

Form ID: pdf900

Total Noticed: 66

15203091	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 28 2025 03:49:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
15508966	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 28 2025 03:56:37	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15222768	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 28 2025 04:08:25	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15197092	Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 03:56:55	PayPal Credit SVCS/SYNCB, PO Box 960060, Orlando, FL 32896-0080
15197093	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 28 2025 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15220990	Email/Text: bnc-quantum@quantum3group.com	May 28 2025 03:50:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
15197095	Email/Text: amieg@stcol.com	May 28 2025 03:49:00	State Collection Service, Inc., 2509 S. Stoughton Rd, Madison, WI 53716
15197094	Email/Text: ebn_bkrt_forms@sallimae.com	May 28 2025 03:51:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15197256	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 28 2025 03:57:04	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15197096	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 03:56:52	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
15197098	+ Email/Text: BankruptcyNotice@upmc.edu	May 28 2025 03:51:00	UPMC, Quantum 1 Building, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15224936	Email/Text: BNCnotices@dcmservices.com	May 28 2025 03:50:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15224951	Email/Text: BNCnotices@dcmservices.com	May 28 2025 03:50:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15223143	+ Email/Text: RASEBN@raslg.com	May 28 2025 03:49:00	USAA FEDERAL SAVINGS BANK, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15197101	+ Email/Text: bkelectronicnotices@usaa.com	May 28 2025 03:49:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15197102	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 28 2025 03:50:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15197103	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 28 2025 03:49:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15226973	Email/PDF: ebn_ais@aisinfo.com	May 28 2025 04:18:58	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15209765	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 28 2025 04:08:08	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15197104	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	May 28 2025 04:08:33	Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657
15197105	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 28 2025 03:57:37	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 51

**BYPASSED RECIPIENTS**

District/off: 0315-2

User: auto

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Date Recd: May 27, 2025

Form ID: pdf900

Total Noticed: 66

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr	*+	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
15231314	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
aty	##+	Moynihan Law, P.C., 2 Chatham Center, Suite 230, Pittsburgh, PA 15219-3467
15197083	##+	Gregg L. Morris, Esquire, Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Ste 205, Canonsburg, PA 15317-8584
15197097	##	University Account System, LLC, PO Box 918, Brookfield, WI 53008-0918

TOTAL: 1 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name Email Address

Charles Griffin Wohlrab on behalf of Creditor USAA Federal Savings Bank bkecf@friedmanvartolo.com cwohlrb@ecf.courtdrive.com

Denise Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com

Mark G. Moynihan on behalf of Debtor Stephen K. Ford markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan on behalf of Plaintiff Stacy M. Ford markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan on behalf of Joint Debtor Stacy M. Ford markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan on behalf of Plaintiff Stephen K. Ford markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Matthew Fissel on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com wbefc@brockandscott.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmevf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Shawn N. Wright

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

Form ID: pdf900

Total Noticed: 66

on behalf of Joint Debtor Stacy M. Ford shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Stephen K. Ford shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

Steven P Kelly

on behalf of Creditor loanDepot.com LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 15